

Irish Rugby Football Union



ADDITIONAL PERSONAL ACCIDENT COVER FOR INDIVIDUALS

Available from Aon
Insurance Brokers & Consultants
Metropolitan Building, James Joyce Street, Dublin 1.

Introduction

- Compulsory insurance cover is already arranged by the IRFU on behalf of all players and rugby associated individuals. Optional additional cover is also available to Clubs on a per team basis.
- Additional cover can now be purchased by individuals as per the options outlined below. The cover is provided by Aviva.
- In all cases, the policy terms, conditions and limitations follow those applicable to the Compulsory and Optional Clubs Schemes, with one exception – cover for permanent total disability operates “from gainful employment of any and every kind”.
- The IRFU stress that the cover provided by the Compulsory scheme is minimum only and it is recommended that Clubs and individuals should purchase additional cover. Whilst the current compulsory cover is far greater than the cover provided by other sporting bodies, no-one could accept that this would be sufficient to compensate a seriously injured player.

NB: Cover is for rugby activities only. Cover for all accidents 24 hours a day is also available at the rates shown (subject to your occupation being “Non manual”). Please contact Aon for confirmation if in doubt.

Additional Cover For Individuals



Options Available

Option 1	Permanent Total Disability from gainful employment of any and every kind			
(A)	Benefit Stg £100,000	Premium Stg £20 (rugby only)	or	Stg £33 (24 hours)
(B)	Benefit Stg £300,000	Premium Stg £60 (rugby only)	or	Stg £99 (24 hours)
(C)	Benefit Stg £500,000	Premium Stg £100 (rugby only)	or	Stg £165 (24 hours)

Option 2	Permanent Total Disability from gainful employment of any and every kind or Death or Loss of use of 2 limbs or Loss of sight of 2 eyes or 1 limb and 1 eye			
(A)	Benefit Stg £100,000	Premium Stg £27 (rugby only)	or	Stg £45 (24 hours)
(B)	Benefit Stg £300,000	Premium Stg £81 (rugby only)	or	Stg £135 (24 hours)
(C)	Benefit Stg £500,000	Premium Stg £135 (rugby only)	or	Stg £225 (24 hours)

Note: Loss of 1 limb **or** 1 eye will pay half the chosen benefit

Option 3	Medical Expenses			
(A)	Benefit Stg £500	Premium Stg £33 (rugby only)	or	Stg £54 (24 hours)
(B)	Benefit Stg £1,000	Premium Stg £66 (rugby only)	or	Stg £108 (24 hours)

Subject to Stg £100 excess per claim (this will be waived if the excess is already deducted under any optional cover taken out by the individual's club)

Option 4	Weekly Benefit - Temporary Total Disablement following an accident. Payable for a maximum of 26 weeks after the first four weeks are deferred.			
(A)	Benefit Stg £200 per week	Premium Stg £71 (rugby only)	or	Stg £117 (24 hours)

Combination of Options

You may choose either Option 1 or 2

Options 3 and 4 are available only in conjunction with either Options 1 or 2.

Effective Date

Cover cannot be backdated and is only operative for 12 months from the requested date and from the time payment is received.

Application for cover/queries

Cover can be arranged and any queries answered by completing and returning the attached application form with payment or by contacting:-

Aon,
Metropolitan Building,
James Joyce Street,
Dublin 1

Tel. No: (01) 266 6000
Fax No: (01) 266 6620

